



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for Debtor(s)

Order Filed on July 17, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

McGowan, Laura

Debtor(s).

Case No.: 16-33684

Adv. No.:

Hearing Date: July 26, 2017 @ 9:00 am

Judge: Kathryn C. Ferguson

ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through n/a is
hereby **ORDERED**.

DATED: July 17, 2017

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor: McGowan, Laura
Case No: 16-33684/KCF

ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT

THIS MATTER having come before the Court upon the motion of the Debtor Authorizing Loan Modification Agreement as hereinafter set forth, and for good cause shown; it is hereby

ORDERED as follows:

1. The debtor's application to enter into a Loan Modification is hereby approved.
2. That communications and/or negotiations between the Debtor and PennyMac regarding the Loan Modification shall not be deemed a violation of the automatic stay.
3. That the Order Approving Loan Modification Agreement shall be deemed effective as of the date Debtor filed their application.
4. That the Loan Modification shall not be deemed to impact on the Debtor's Plan and no Modified Plan is required.

FURTHER ORDERED that the movant shall serve a copy of this Order on all parties in interest within 5 days of the date hereof.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Laura McGowan
 Debtor

Case No. 16-33684-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jul 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2017.

db +Laura McGowan, 100 Marilyn Drive, Brick, NJ 08723-7940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Daniel E. Straffi on behalf of Debtor Laura McGowan dstraffil@comcast.net,
 G25938@notify.cincompass.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 James Patrick Shay on behalf of Creditor PMT NPL FINANCING 2014-1
 james.shay@phelanhallinan.com
 James Patrick Shay on behalf of Creditor PENNYMAC LOAN SERVICES, LLC as Servicer PMT NPL
 FINANCING 2014-1 james.shay@phelanhallinan.com
 Michael Frederick Dingerdissen on behalf of Creditor PMT NPL FINANCING 2014-1
 nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICES, LLC as Servicer PMT NPL
 FINANCING 2014-1 nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor PMT NPL FINANCING 2014-1 nj.bkecf@fedphe.com
 U.S. Trustee. USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9